

**Table I.F.4(2002) Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2002**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	78.9%	77.1%	78.2%	80.6%	76.9%	79.5%	78.8%	78.9%
Industry group **								
Agric., fish., forest.	77.0%	.	.	.	.	.	64.1%	85.5%
Mining and manufacturing	73.9%	.	.	.	.	.	79.8%	73.1%
Construction	74.6%	.	.	.	.	.	76.2%	72.4%
Utilities and transp.	79.5%	.	.	.	.	.	76.6%	79.9%
Wholesale trade	79.1%	.	.	.	.	.	79.6%	78.9%
Fin. svcs. and real estate	80.4%	.	.	.	.	.	82.0%	80.2%
Retail trade	78.8%	.	.	.	.	.	77.8%	79.2%
Professional services	82.2%	.	.	.	.	.	81.0%	82.5%
Other services	79.2%	.	.	.	.	.	77.6%	79.7%
Ownership								
For profit, incorporated	78.7%	.	.	.	.	.	79.5%	78.5%
For profit, unincorporated	77.5%	.	.	.	.	.	75.9%	78.4%
Nonprofit	79.5%	.	.	.	.	.	77.3%	79.9%
Unknown	81.2%	.	.	.	.	.	84.1%	81.2%
Age of firm								
Less than 5 years	78.0%	.	.	.	.	.	75.5%	81.3%
5-9 years	81.7%	.	.	.	.	.	80.8%	82.5%
10-19 years	81.2%	.	.	.	.	.	81.1%	81.3%
20 or more years	78.2%	.	.	.	.	.	77.8%	78.3%
Unknown	78.7%	.	.	.	.	.	42.1% *	78.8%
Multi/single status								
2 or more locations	78.6%	.	.	.	.	.	75.4%	78.6%
1 location only	79.6%	.	.	.	.	.	79.2%	80.1%
Percent full-time employees								
Less than 25%	65.3%	.	.	.	.	.	70.6%	63.8%
25-49 %	81.2%	.	.	.	.	.	74.0%	82.7%
50-74 %	77.9%	.	.	.	.	.	76.0%	78.5%
75% or more	79.1%	.	.	.	.	.	79.6%	79.0%
Union presence								
No union employees	79.2%	.	.	.	.	.	79.9%	79.0%
Has union employees	76.5%	.	.	.	.	.	66.4%	77.3%
Unknown	81.3%	.	.	.	.	.	69.4%	81.7%
Percent low wage employees **								
50% or more low wage	76.1%	.	.	.	.	.	77.8%	75.5%
Less than 50% low wage	79.0%	.	.	.	.	.	79.1%	78.9%
Unknown	79.5%	.	.	.	.	.	77.6%	79.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2002**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	0.36%	1.13%	0.72%	1.35%	0.85%	0.58%	0.76%
Industry group **								
Agric., fish., forest.	5.66%	.	.	.	.	.	4.24%	8.16%
Mining and manufacturing	1.74%	.	.	.	.	.	1.19%	1.96%
Construction	1.90%	.	.	.	.	.	2.45%	2.34%
Utilities and transp.	1.91%	.	.	.	.	.	4.73%	1.99%
Wholesale trade	2.28%	.	.	.	.	.	1.97%	3.09%
Fin. svcs. and real estate	1.64%	.	.	.	.	.	2.46%	1.68%
Retail trade	1.65%	.	.	.	.	.	1.90%	1.86%
Professional services	1.15%	.	.	.	.	.	1.32%	1.44%
Other services	1.09%	.	.	.	.	.	1.62%	1.35%
Ownership								
For profit, incorporated	0.84%	.	.	.	.	.	0.71%	0.93%
For profit, unincorporated	2.26%	.	.	.	.	.	1.78%	3.72%
Nonprofit	1.79%	.	.	.	.	.	3.05%	2.19%
Unknown	2.28%	.	.	.	.	.	20.30%	2.28%
Age of firm								
Less than 5 years	1.84%	.	.	.	.	.	2.69%	2.79%
5-9 years	2.45%	.	.	.	.	.	2.02%	3.77%
10-19 years	1.02%	.	.	.	.	.	0.94%	1.78%
20 or more years	0.86%	.	.	.	.	.	0.85%	1.02%
Unknown	1.30%	.	.	.	.	.	16.23% *	1.29%
Multi/single status								
2 or more locations	0.68%	.	.	.	.	.	1.44%	0.68%
1 location only	0.75%	.	.	.	.	.	0.61%	1.59%
Percent full-time employees								
Less than 25%	3.59%	.	.	.	.	.	3.38%	4.33%
25-49 %	1.88%	.	.	.	.	.	2.40%	1.98%
50-74 %	1.41%	.	.	.	.	.	2.17%	1.60%
75% or more	0.66%	.	.	.	.	.	0.70%	0.82%
Union presence								
No union employees	0.83%	.	.	.	.	.	0.66%	1.09%
Has union employees	1.47%	.	.	.	.	.	4.17%	1.25%
Unknown	1.69%	.	.	.	.	.	7.95%	1.71%
Percent low wage employees **								
50% or more low wage	1.75%	.	.	.	.	.	1.23%	2.30%
Less than 50% low wage	0.92%	.	.	.	.	.	0.64%	1.27%
Unknown	1.36%	.	.	.	.	.	3.10%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.